

Certificate Number: 15317-NJ-DE-034650321

Bankruptcy Case Number: 15-28919



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 9, 2020, at 7:02 o'clock PM PDT, Collette L Franks completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 9, 2020 By: /s/Lea Sorino

Name: Lea Sorino

Title: Counselor